

Information to identify the case:

Debtor 1	Trevor A. Bloise		Social Security number or ITIN xxx-xx-4098
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 17-32816-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Trevor A. Bloise

1/24/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Trevor A. Bloise
Debtor

Case No. 17-32816-RG
Chapter 13

District/off: 0312-2
Date Rcvd: Jan 24, 2022

User: admin
Form ID: 3180W

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Total Noticed: 88

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2022:

Recip ID	Recipient Name and Address
db	+ Trevor A. Bloise, 266 South Burnet Street, East Orange, NJ 07018-2503
517171204	+ Bloomingdales, c/o Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
517171211	+ Clara Mass Medical Center, c/o BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
518701101	+ Federal Home Loan Mortgage Corporation, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
518661367	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518661368	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation, Serviced by Select Portfolio Servicing,
517171221	+ Kohl's, c/o Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
517171224	+ Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
517171228	+ Selip & Stylianou LLP, 199 Crossways Park Drive, PO Box 363, Woodbury, NY 11797-0363
518041882	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518041883	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
517171240	+ TD Bank NA, Attn: President, 2035 Limestone Road, Wilmington, DE 19808-5529
517321285	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517370961	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzel LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 24 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 24 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021
517171202	+ EDI: CINGMIDLAND.COM	Jan 25 2022 01:33:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
517380780	+ EDI: CINGMIDLAND.COM	Jan 25 2022 01:33:00	AT&T Mobility II LLC, One AT&T Way Room 3A104, Bedminster NJ 07921-2693
517171199	+ Email/PDF: bncnotices@becket-lee.com	Jan 24 2022 20:33:19	American Express, PO Box 981537, El Paso, TX 79998-1537
517345059	Email/PDF: bncnotices@becket-lee.com	Jan 24 2022 20:33:01	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517171200	+ Email/PDF: bncnotices@becket-lee.com	Jan 24 2022 20:33:11	Americen Express, PO Box 1270, Newark, NJ 07101-1270
517171201	+ EDI: AMSHER.COM	Jan 25 2022 01:33:00	Amsher Collection Services, 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271

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517193240	+ EDI: AISACG.COM	Jan 25 2022 01:33:00	BMW Bank of North America, AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028
517171205	EDI: BMW.COM	Jan 25 2022 01:33:00	BMW Financial Services, PO Box 3608, Dublin, OH 43016
517252389	EDI: BMW.COM	Jan 25 2022 01:33:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517171206	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	BP Visa/ SYNCB, PO Box 530942, Atlanta, GA 30353-0942
517171203	+ EDI: CITICORP.COM	Jan 25 2022 01:33:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517171207	+ EDI: CAPITALONE.COM	Jan 25 2022 01:33:00	CAP 1/L&T, PO Box 30253, Salt Lake City, UT 84130-0253
517171208	+ Email/Text: cms-bk@cms-collect.com	Jan 24 2022 20:30:00	Capital Management Services, LP, 698 1/2 South Odgen Street, Buffalo, NY 14206-2317
517171212	+ Email/Text: ebn@rwjbh.org	Jan 24 2022 20:31:00	Clara Mass Medical Center, PO Box 29948, New York, NY 10087-9948
517171213	Email/PDF: DellBKNotifications@resurgent.com	Jan 24 2022 20:33:05	Dell Financial Services, c/o DFS Customer Care Department, PO Box 81577, Austin, TX 78708
517171214	Email/PDF: DellBKNotifications@resurgent.com	Jan 24 2022 20:33:20	Dell Preferred Account, Payment Processing Center, PO Box 6403, Carol Stream, IL 60197
517171216	EDI: DISCOVER.COM	Jan 25 2022 01:33:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
517171222	+ EDI: CITICORP.COM	Jan 25 2022 01:33:00	Macys, PO Box 8218, Mason, OH 45040
517318474	EDI: Q3G.COM	Jan 25 2022 01:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517171215	+ EDI: DISCOVER.COM	Jan 25 2022 01:33:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517190638	EDI: DISCOVER.COM	Jan 25 2022 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
517189407	+ EDI: DISCOVERPL	Jan 25 2022 01:33:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
517171217	+ EDI: DISCOVERPL	Jan 25 2022 01:33:00	Discover Personal Loans, PO Box 6105, Carol Stream, IL 60197-6105
517171218	+ EDI: CRFRSTNA.COM	Jan 25 2022 01:33:00	Firestone Complete Auto Care, Credit First N.A., PO Box 81344, Cleveland, OH 44188-0001
517171219	+ Email/Text: bankruptcy@affglo.com	Jan 24 2022 20:30:00	Global Credit & Collection Corp, PO Box 129, Linden, MI 48451-0129
517171220	+ EDI: CITICORP.COM	Jan 25 2022 01:33:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
517171209	EDI: JPMORGANCHASE	Jan 25 2022 01:33:00	Chase Card, PO Box 15298, Wilmington, DE 19850
517171210	EDI: JPMORGANCHASE	Jan 25 2022 01:33:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850
517171197	EDI: JPMORGANCHASE	Jan 25 2022 01:33:00	Amazon Credit Cards from Chase, Cardmember Service, PO Box 1423, Charlotte, NC 28201
517171198	EDI: JPMORGANCHASE	Jan 25 2022 01:33:00	Amazon Credit Cards from Chase, PO Box 15123, Wilmington, DE 19850
517386156	Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2022 20:33:06	LVNV Funding, LLC its successors and assigns

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517386171	Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2022 20:33:06	as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517388420	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 24 2022 20:33:03	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517171223	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 24 2022 20:33:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517230638	+ EDI: MID8.COM	Jan 25 2022 01:33:00	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
517313482	EDI: PRA.COM	Jan 25 2022 01:33:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
517313484	EDI: PRA.COM	Jan 25 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517319569	EDI: PRA.COM	Jan 25 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541
517292963	EDI: PRA.COM	Jan 25 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Hsbc, POB 41067, Norfolk VA 23541
517319570	EDI: PRA.COM	Jan 25 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517319568	EDI: PRA.COM	Jan 25 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Organization Bank, POB 41067, Norfolk VA 23541
517319804	EDI: PRA.COM	Jan 25 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
517379399	EDI: Q3G.COM	Jan 25 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517379397	EDI: Q3G.COM	Jan 25 2022 01:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517171229	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
517171230	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	SYNCB/AMAZON, PO Box 965015, Orlando, FL 32896-5015
517171231	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	SYNCB/BP DC, PO Box 965024, Orlando, FL 32896-5024
517171232	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	SYNCB/QVC, PO Box 965018, Orlando, FL 32896-5018
517171233	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
517171234	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	SYNCB/TJX COS DC, PO Box 965005, Orlando, FL 32896-5005
517171235	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	SYNCB/TJX COX, PO Box 965005, Orlando, FL 32896-5005
517171225	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	SYNCB/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
517171227	+ EDI: CITICORP.COM	Jan 25 2022 01:33:00	Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
517171226	+ EDI: CITICORP.COM	Jan 25 2022 01:33:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282

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517172224	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
517171236	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517171237	EDI: AISTMBL.COM	Jan 25 2022 01:33:00	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
517205529	+ EDI: AIS.COM	Jan 25 2022 01:33:00	T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015
517171238	EDI: TDBANKNORTH.COM	Jan 25 2022 01:33:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517171239	EDI: TDBANKNORTH.COM	Jan 25 2022 01:33:00	TD Bank, Corporate Headquaters, 1701 Marlton Pike E, Attn: President, Cherry Hill, NJ 08034
517377991	EDI: TDBANKNORTH.COM	Jan 25 2022 01:33:00	TD Bank N.A., PO Box 84037, Columbus, GA 31908
517395984	+ Email/Text: bncmail@w-legal.com	Jan 24 2022 20:30:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517171241	+ EDI: WTRRNBNK.COM	Jan 25 2022 01:33:00	TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
517171242	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	TJX Rewards/SYNCB, PO Box 530948, Atlanta, GA 30353-0948
517264087	+ EDI: AIS.COM	Jan 25 2022 01:33:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517171243	+ EDI: VERIZONCOMB.COM	Jan 25 2022 01:33:00	Verizon, 455 Duke Drive, Franklin, TN 37067-2701
517171244	+ EDI: RMSC.COM	Jan 25 2022 01:33:00	Walmart MasterCard/SYNCB, PO Box 960024, Orlando, FL 32896-0024
517171245	+ EDI: WFFC.COM	Jan 25 2022 01:33:00	Wells Fargo, Dealer Services, PO Box 1697, Winterville, NC 28590-1697
517277801	EDI: WFFC.COM	Jan 25 2022 01:33:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
517234136	+ EDI: WFFC.COM	Jan 25 2022 01:33:00	Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517171246	EDI: WFFC.COM	Jan 25 2022 01:33:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 74

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Federal Home Loan Mortgage Corporation, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517386155	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2022 at the address(es) listed below:

Name	Email Address
Chandra M. Arkema	on behalf of Creditor WELLS FARGO BANK N.A. carkema@squirelaw.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Jason Brett Schwartz	on behalf of Creditor BMW Bank of North America jschwartz@mesterschwartz.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Michael G. Boyd	on behalf of Debtor Trevor A. Bloise michaelboydlaw@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmlawgroup.com
Richard James Tracy, III	on behalf of Creditor TD Bank N.A. richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Shauna M Deluca	on behalf of Creditor Federal Home Loan Mortgage Corporation sdeluca@raslg.com
Sindi Mncina	on behalf of Creditor Federal Home Loan Mortgage Corporation smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11